

## Social Security Disability Programs

### Two Disability Programs

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When you talk to the Social Security representative, two different disability programs may be discussed—Social Security disability insurance and Supplemental Security Income (SSI) disability. Both of these programs provide a monthly income for people with severe disabilities, but the rules that affect eligibility for them are different.

Social Security disability is a social insurance program that workers and employers pay for with their Social Security taxes. Eligibility for these disability benefits is based on your work history, and the amount of your benefit is based on your earnings. SSI benefits are paid to people who have low income and limited resources. That's why the representative asks questions about your income and things that you own. **The important thing to remember is that the medical requirements for both programs are the same and disability is decided by the same process.**

Based on the information that you share with the Social Security representative, you may be filing for either Social Security disability, SSI disability, or both. More detailed information about both programs can be found in the booklets, *Disability* and *Supplemental Security Income*. If you have any questions about the differences between these two programs or what programs you have filed for, the Social Security representative will be glad to answer them.

### Applying For Disability Benefits

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Social Security wants to make the application process as easy as possible for you. Your entire application can be taken care of over the phone and through the mail or, if you prefer, you may visit any of our community offices.

### How You Can Help Speed Up Your Claim

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#### *Your Medical Records*

We will need to get copies of your medical records to make a decision about your claim. If you have or can readily get copies of your records, bring them with you when you file your application. Any records you do not have available, we will request directly from your doctors, hospitals or clinics.

It is very important that we know the name, address, phone number, dates of treatment, and types of treatment you received from each doctor, clinic, or hospital so we can get copies of your medical records. You should bring this information with you when you apply.

To also help speed up the decision process, you may contact your treating doctors, hospitals, and clinics to let them know that you have filed a disability claim and ask them to send in the records as soon as contacted.

#### Other Records And Information

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Be prepared to discuss your work history for the last 15 years, including the duties and responsibilities you had on your jobs.

We will need your birth certificate and birth certificates for your spouse and any children who may apply for benefits based on your disability. We will need to see the original birth certificate or one certified by the record custodian. We cannot accept an uncertified photocopy.

If you worked last year, you also will be asked for a copy of last year's W-2 form, or if you were self-employed, last year's tax return.

If you are filing for SSI, we also will ask you for other information about your income and things you own, like bank accounts. Our representatives will know exactly what information is needed and can help you get it.

**Even if you do not have all this information, do not delay contacting Social security.**

## How The Disability Decision Is Made

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Although your application or benefits will be handled in a Social Security office, the disability decision is not made there. Social Security sends the medical part of your claims to your state's Disability Determination Service (DDS). Trained disability evaluation specialists will get your medical records, review the information, and make a decision on your case. They may call you for additional information. If they need more information, they may schedule a medical examination at no expense to you.

## Help With Your Medical Bills

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### *Medicare*

If your claim for Social Security disability insurance benefits is approved, Medicare benefits will be available to you automatically after you have been getting checks for two years.

### *Medicaid*

If your claim for SSI disability is approved, you generally will be able to get Medicaid immediately. In most states, you become eligible for Medicaid automatically. In other states, you have to apply for it. You can get more information about Medicaid from Social Security or the local medical assistance office.

## When Benefits Will Start

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### *Social Security Disability*

If your Social Security disability claim is approved, your benefits will begin with the sixth month after the date the evidence shows your disability began. This rule applies because Social Security is not intended to cover short-term disabilities.

### *SSI Disability*

There is no waiting period for SSI. If your claim for SSI disability is approved and you meet all other requirements, you will be due benefits from the date that you applied. If your condition is so severe that disability can be presumed, and you meet the SSI income and resource limits, you may begin to get SSI right away, before the formal disability decision is made.



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